

State of Washington
Office of the Insurance Commissioner
1998 Washington Market Share and Loss Ratio
Line of Business: Inland Marine

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Safeco Ins Co Of Amer	24740	WA	\$9.405	8.73%	\$9.118	\$4.375	47.98%
2	State Farm Fire And Cas Co	25143	IL	\$8.447	7.84%	\$8.337	\$4.612	55.32%
3	American Bankers Ins Co Of FL	10111	FL	\$6.459	5.99%	\$8.530	\$1.661	19.47%
4	Allstate Ins Co	19232	IL	\$4.729	4.39%	\$4.667	\$1.931	41.39%
5	Mutual Of Founclaw Ins Co	14761	WA	\$3.717	3.45%	\$3.564	\$1.949	54.67%
6	Mid-Century Ins Co	21687	CA	\$3.077	2.85%	\$2.952	\$2.292	77.65%
7	Pemco Mut Ins Co	24341	WA	\$2.595	2.41%	\$2.585	\$904	34.98%
8	American States Ins Co	19704	IN	\$2.498	2.32%	\$2.435	\$994	40.85%
9	Albany Ins Co	19917	NY	\$2.471	2.29%	\$2.212	\$1.892	85.52%
10	Travelers Ind Co	25658	CT	\$2.411	2.24%	\$2.394	\$1.276	53.32%
11	Great West Cas Co	11371	NE	\$2.052	1.90%	\$2.045	\$1.339	65.50%
12	Travelers Ind Co Of IL	25674	IL	\$2.038	1.89%	\$2.295	\$1.152	50.21%
13	Securiv Ins Co Of Hartford	24902	CT	\$1.994	1.85%	\$1.960	\$1.078	54.97%
14	Zurich American Ins Co	16535	NY	\$1.927	1.79%	\$1.164	\$233	20.01%
15	Assurance Co Of Amer	19305	NY	\$1.755	1.63%	\$1.723	\$449	26.04%
16	Firemans Fund Ins Co	21873	CA	\$1.739	1.61%	\$1.627	\$796	48.93%
17	Affiliated Fm Ins Co	10014	RI	\$1.693	1.57%	\$1.622	\$467	28.78%
18	Agricultural Ins Co	26344	OH	\$1.650	1.53%	\$1.230	\$363	29.53%
19	General Ins Co Of Amer	24732	WA	\$1.624	1.51%	\$1.551	(\$424)	(27.30)%
20	Vinilant Ins Co	20397	NY	\$1.555	1.44%	\$1.449	\$628	43.35%
21	Federal Ins Co	20281	IN	\$1.469	1.36%	\$1.989	\$532	26.75%
22	Triton Ins Co	41211	MO	\$1.434	1.33%	\$203	\$49	24.20%
23	Factorv Mut Ins Co	21482	RI	\$1.413	1.31%	\$1.753	\$1.088	62.06%
24	Royal Ins Co Of Amer	26980	IL	\$1.341	1.24%	\$1.065	\$260	24.46%
25	Wesco Ins Co	25011	DE	\$1.300	1.21%	\$687	\$58	8.47%
26	First Natl Ins Co Of Amer	24724	WA	\$1.169	1.08%	\$1.132	\$1.339	118.35%
27	Protection Mutual Ins Co	29467	IL	\$1.161	1.08%	\$1.068	\$41	3.81%
28	Lumbermens Mut Cas Co	22977	IL	\$1.140	1.06%	\$1.139	\$626	54.97%
29	United Services Auto Assoc	25941	TX	\$1.065	0.99%	\$1.049	\$273	26.03%
30	Continental Ins Co	35289	NH	\$1.057	0.98%	\$1.254	\$122	9.70%
31	St Paul Fire & Marine Ins Co	24767	MN	\$1.025	0.95%	\$1.041	\$221	21.25%
32	Jewelers Mut Ins Co	14354	WI	\$1.008	0.94%	\$964	\$207	21.49%
33	Farmers Ins Co Of WA	21644	WA	\$1.004	0.93%	\$949	\$482	50.83%
34	American Natl Fire Ins Co	22136	NY	\$977	0.91%	\$994	\$374	37.61%
35	Utica Mut Ins Co	25976	NY	\$974	0.90%	\$1.009	\$594	58.87%
36	Unigard Ins Co	25747	WA	\$876	0.81%	\$954	\$306	32.07%
37	Greenwich Ins Co	22322	CA	\$866	0.80%	\$896	\$219	24.42%
38	US Fidelity & Guaranty Co	25887	MD	\$815	0.76%	\$902	\$579	64.23%
39	Maryland Cas Co	19356	MD	\$758	0.70%	\$467	\$492	105.29%
40	Indemnity Ins Co Of NA	43575	PA	\$739	0.69%	\$868	\$825	95.14%
All 275 Other Companies				\$22.339	20.73%	\$24.318	\$14.971	61.56%
Totals (Loss Ratio is average)				\$107.765	100.00%	\$108.161	\$51.628	47.73%

(1)Excluding all Loss Adjustment Expenses (LAE)